

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

In re: CIONE, KENNETH L.  
CIONE, LAURIE A

§ Case No. 11-32650

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

John Paul Rieser, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$144,390.06  
(without deducting any secured claims)

Assets Exempt: \$65,866.06

Total Distribution to Claimants: \$2,915.95

Claims Discharged

Without Payment: \$79,582.77

Total Expenses of Administration: \$1,584.13

3) Total gross receipts of \$ 4,500.08 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,500.08 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$119,494.00	\$6,820.41	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,584.13	1,584.13	1,584.13
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	106,759.82	27,383.90	27,383.90	2,915.95
<b>TOTAL DISBURSEMENTS</b>	\$226,253.82	\$35,788.44	\$28,968.03	\$4,500.08

4) This case was originally filed under Chapter 7 on May 13, 2011.  
The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/19/2012 By: /s/John Paul Rieser  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2005 Ford Mustang GT Convertable	1129-000	4,500.00
Interest Income	1270-000	0.08
<b>TOTAL GROSS RECEIPTS</b>		<b>\$4,500.08</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	Ford Motor Credit Corporation	4210-000	N/A	6,820.41	0.00	0.00
NOTFILED	Americas Servicing Co	4110-000	108,970.00	N/A	N/A	0.00
NOTFILED	Chase Auto	4110-000	5,262.00	N/A	N/A	0.00
NOTFILED	Chase Manhattan	4110-000	5,262.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$119,494.00</b>	<b>\$6,820.41</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOHN PAUL RIESER	2100-000	N/A	1,125.02	1,125.02	1,125.02
JOHN PAUL RIESER	2200-000	N/A	182.64	182.64	182.64
MRSC Insurance Partners, LLC	2300-000	N/A	1.47	1.47	1.47
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,584.13	\$1,584.13	\$1,584.13

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1 -2	Ford Motor Credit Company LLC	7100-000	17,750.00	2,473.29	2,473.29	263.36
3 -2	Ford Motor Credit Company LLC	7100-000	14,534.00	5,574.44	5,574.44	593.59
4	First Financial Bank	7100-000	6,181.00	6,335.60	6,335.60	674.64
5	First Financial Bank	7100-000	1,000.00	1,000.00	1,000.00	106.48
6	U.S. Bankruptcy Court - Tristate Orthopedic Center	7100-001	25.00	31.25	31.25	3.33
7	Capital One Bank USA NA	7100-000	1,971.00	1,971.18	1,971.18	209.90
8	Chase Bank USA, N.A.	7100-000	1,242.00	1,242.71	1,242.71	132.33
9	Chase Bank USA, N.A.	7100-000	680.00	680.08	680.08	72.42
10	Portfolio Recovery Associates, LLC	7100-000	3,785.00	3,378.34	3,378.34	359.74
11	PYOD LLC its successors and assigns as assignee of	7100-000	676.00	676.72	676.72	72.06
12	PYOD LLC its successors and assigns as assignee of	7100-000	672.00	672.86	672.86	71.65
13	PYOD LLC its successors and assigns as assignee of	7100-000	1,049.00	1,049.33	1,049.33	111.74
14	VERIZON WIRELESS	7100-000	1,718.00	1,935.25	1,935.25	206.07
15	GE Money Bank	7100-000	362.00	362.85	362.85	38.64
NOTFILED	First Financial Bank fka First Nat'l Bak of SW Ohio	7100-000	unknown	N/A	N/A	0.00
NOTFILED	First Financial Bank fka First Nat'l Bak of SW Ohio	7100-000	36.88	N/A	N/A	0.00
NOTFILED	Ffcc-columbus Inc	7100-000	59.00	N/A	N/A	0.00
NOTFILED	First Federal Credit Control	7100-000	104.00	N/A	N/A	0.00
NOTFILED	First National Collection Bureau	7100-000	1,408.00	N/A	N/A	0.00
NOTFILED	Hillcrest Hospital	7100-000	100.00	N/A	N/A	0.00
NOTFILED	Focus Receivables	7100-000	61.00	N/A	N/A	0.00
NOTFILED	University Primary "Care Practices	7100-000	366.00	N/A	N/A	0.00
NOTFILED	Speedway/ssa	7100-000	693.00	N/A	N/A	0.00
NOTFILED	Vengroff, Williams & Associates, Inc.	7100-000	282.00	N/A	N/A	0.00
NOTFILED	Sirius Satellite Radio c/o EOS CCA	7100-000	37.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Bank Minnesota, NA, Trustee	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Senex Services Corp	7100-000	58.00	N/A	N/A	0.00
NOTFILED	NCO Financial Systems	7100-000	128.00	N/A	N/A	0.00
NOTFILED	Hsbc Bank	7100-000	725.00	N/A	N/A	0.00
NOTFILED	Pentagroup Financial	7100-000	553.00	N/A	N/A	0.00

NOTFILED	Credit Solutions, LLC	7100-000	600.00	N/A	N/A	0.00
NOTFILED	Richard Skurow MD	7100-000	70.00	N/A	N/A	0.00
NOTFILED	ACB American, Inc.	7100-000	868.00	N/A	N/A	0.00
NOTFILED	Citibank Usa Citicorp Credit Services/Attn: Centraliz	7100-000	2,869.00	N/A	N/A	0.00
NOTFILED	Accelerated Creditors Services, Inc	7100-000	70.00	N/A	N/A	0.00
NOTFILED	Aes/nct	7100-000	45,220.00	N/A	N/A	0.00
NOTFILED	State of Ohio Department of Taxation	7100-000	781.94	N/A	N/A	0.00
NOTFILED	Allianceone Inc	7100-000	25.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$106,759.82	\$27,383.90	\$27,383.90	\$2,915.95

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 11-32650 **Trustee:** (550250) John Paul Rieser  
**Case Name:** CIONE, KENNETH L. **Filed (f) or Converted (c):** 05/13/11 (f)  
CIONE, LAURIE A **§341(a) Meeting Date:** 07/06/11  
**Period Ending:** 12/18/12 **Claims Bar Date:** 10/06/11

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1039 Overbrook, drive by appraisal is 150,000.	95,000.00	0.00	DA	0.00	FA
2 Cash	33.00	0.00	DA	0.00	FA
3 Sharfax credit Union Savings	100.04	0.00	DA	0.00	FA
4 Sharefax Credit Union Checking Account	994.94	0.00	DA	0.00	FA
5 AA Credit Union	50.43	0.00	DA	0.00	FA
6 first financial bank, overdrawn	0.00	0.00	DA	0.00	FA
7 Household goods	1,500.00	0.00	DA	0.00	FA
8 Normal wearing apparel	500.00	0.00	DA	0.00	FA
9 American Airlines 401K	14,761.65	0.00	DA	0.00	FA
10 Ford Retirement plan; no vested amount	0.00	0.00	DA	0.00	FA
11 2008 Ford Escape	14,610.00	0.00	DA	0.00	FA
12 2010 Ford Ranger	16,840.00	0.00	DA	0.00	FA
13 2005 Ford Mustang GT Convertible	14,400.00	4,500.00		4,500.00	FA
Int INTEREST (u)	Unknown	N/A		0.08	FA
<b>14 Assets Totals (Excluding unknown values)</b>	<b>\$158,790.06</b>	<b>\$4,500.00</b>		<b>\$4,500.08</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** October 31, 2012

**Current Projected Date Of Final Report (TFR):** August 16, 2012 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-32650

**Case Name:** CIONE, KENNETH L.  
CIONE, LAURIE A

**Taxpayer ID #:** \*\*-\*\*\*8827

**Period Ending:** 12/18/12

**Trustee:** John Paul Rieser (550250)

**Bank Name:** The Bank of New York Mellon

**Account:** 9200-\*\*\*\*\*55-65 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/27/11	{13}	Kenneth Cione (money order)	First payment for vehicle equity	1129-000	1,500.00		1,500.00
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,475.00
10/28/11	{13}	Kenneth Cione (cashier's check)	Vehicle equity	1129-000	1,000.00		2,475.00
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		2,475.01
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,450.01
11/23/11	{13}	Kenneth Cione (money order)	Vehicle equity payment	1129-000	1,000.00		3,450.01
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,450.03
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,425.03
12/28/11	{13}	Kenneth Cione (money order)	Vehicle settlement	1129-000	1,000.00		4,425.03
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		4,425.05
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,400.05
01/06/12		To Account #9200*****5566	Transfer to pay bond premium	9999-000		1.47	4,398.58
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		4,398.61
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,373.61
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,348.61
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,323.61
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,298.61
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,273.61
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,248.61
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	4,223.61
10/10/12	1001	JOHN PAUL RIESER	Dividend paid 100.00% on \$1,125.02, Trustee Compensation; Reference:	2100-000		1,125.02	3,098.59
10/10/12	1002	JOHN PAUL RIESER	Dividend paid 100.00% on \$182.64, Trustee Expenses; Reference:	2200-000		182.64	2,915.95
10/10/12	1003	Capital One Bank USA NA	Dividend paid 10.64% on \$1,971.18; Claim# 7; Filed: \$1,971.18; Reference:	7100-000		209.90	2,706.05
10/10/12	1004	Portfolio Recovery Associates, LLC	Dividend paid 10.64% on \$3,378.34; Claim# 10; Filed: \$3,378.34; Reference:	7100-000		359.74	2,346.31
10/10/12	1005	VERIZON WIRELESS	Dividend paid 10.64% on \$1,935.25; Claim# 14; Filed: \$1,935.25; Reference:	7100-000		206.07	2,140.24
10/10/12	1006	GE Money Bank	Dividend paid 10.64% on \$362.85; Claim# 15; Filed: \$362.85; Reference:	7100-000		38.64	2,101.60
10/10/12	1007	U.S. Bankruptcy Court	COMBINED SMALL CHECK	7100-001		3.33	2,098.27
10/10/12	1008	Chase Bank USA, N.A.	Combined Check for Claims#8,9			204.75	1,893.52
			Dividend paid 10.64% on \$1,242.71; Claim# 8; Filed: \$1,242.71	132.33 7100-000			1,893.52

Subtotals :

\$4,500.08

\$2,606.56



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-32650

**Case Name:** CIONE, KENNETH L.  
CIONE, LAURIE A

**Taxpayer ID #:** \*\*-\*\*\*8827

**Period Ending:** 12/18/12

**Trustee:** John Paul Rieser (550250)

**Bank Name:** The Bank of New York Mellon

**Account:** 9200-\*\*\*\*\*55-65 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Dividend paid 10.64% 72.42 on \$680.08; Claim# 9; Filed: \$680.08	7100-000			1,893.52
10/10/12	1009	First Financial Bank	Combined Check for Claims#4,5			781.12	1,112.40
			Dividend paid 10.64% 674.64 on \$6,335.60; Claim# 4; Filed: \$6,335.60	7100-000			1,112.40
			Dividend paid 10.64% 106.48 on \$1,000.00; Claim# 5; Filed: \$1,000.00	7100-000			1,112.40
10/10/12	1010	Ford Motor Credit Company LLC	Combined Check for Claims#1 -2,3 -2			856.95	255.45
			Dividend paid 10.64% 263.36 on \$2,473.29; Claim# 1 -2; Filed: \$2,473.29	7100-000			255.45
			Dividend paid 10.64% 593.59 on \$5,574.44; Claim# 3 -2; Filed: \$5,574.44	7100-000			255.45
10/10/12	1011	PYOD LLC its successors and assigns as assignee of	Combined Check for Claims#11,12,13			255.45	0.00
			Dividend paid 10.64% 72.06 on \$676.72; Claim# 11; Filed: \$676.72	7100-000			0.00
			Dividend paid 10.64% 71.65 on \$672.86; Claim# 12; Filed: \$672.86	7100-000			0.00
			Dividend paid 10.64% 111.74 on \$1,049.33; Claim# 13; Filed: \$1,049.33	7100-000			0.00

<b>ACCOUNT TOTALS</b>	<b>4,500.08</b>	<b>4,500.08</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	1.47	
<b>Subtotal</b>	<b>4,500.08</b>	<b>4,498.61</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,500.08</b>	<b>\$4,498.61</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-32650  
**Case Name:** CIONE, KENNETH L.  
 CIONE, LAURIE A  
**Taxpayer ID #:** \*\*-\*\*\*8827  
**Period Ending:** 12/18/12

**Trustee:** John Paul Rieser (550250)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*55-66 - Checking Account  
**Blanket Bond:** \$1,500,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/06/12		From Account #9200*****5565	Transfer to pay bond premium	9999-000	1.47		1.47
01/10/12	101	MRSC Insurance Partners, LLC	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/06/2012 FOR CASE #11-32650, Trustee's Bond Premium	2300-000		1.47	0.00

<b>ACCOUNT TOTALS</b>	<b>1.47</b>	<b>1.47</b>	<b>\$0.00</b>
Less: Bank Transfers	1.47	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>1.47</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$1.47</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****55-65	4,500.08	4,498.61	0.00
Checking # 9200-*****55-66	0.00	1.47	0.00
	<b>\$4,500.08</b>	<b>\$4,500.08</b>	<b>\$0.00</b>